

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Frankie L Graham
Margaret A Clark-Graham
Debtor(s)

Case No. 08 B 18807

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/22/2008.
- 2) The plan was confirmed on 02/02/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/22/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 04/03/2013.
- 6) Number of months from filing to last payment: 56.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$23,716.43.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$52,746.00
Less amount refunded to debtor	\$3.95

NET RECEIPTS: \$52,742.05

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,757.10
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,149.86
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,906.96

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Arnold Scott Harris PC	Unsecured	100.00	NA	NA	0.00	0.00
Becket & Lee	Unsecured	NA	535.67	535.67	535.67	0.00
Becket & Lee	Secured	6,244.59	6,244.59	6,244.59	6,244.59	944.05
Beneficial Finance Credit Co	Unsecured	8,408.15	NA	NA	0.00	0.00
Capital One	Unsecured	812.48	NA	NA	0.00	0.00
CitiFinancial	Unsecured	5,706.63	1,240.63	1,240.63	1,240.63	0.00
CitiFinancial	Secured	5,706.63	4,500.00	4,500.00	4,500.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	NA	525.00	525.00	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	237.00	525.00	525.00	525.00	0.00
Commonwealth Edison	Unsecured	590.55	590.55	590.55	590.55	0.00
Fifth Third Bank	Secured	28,176.25	840.57	840.57	0.00	0.00
Fifth Third Bank	Secured	28,176.25	30,699.89	30,699.89	4,249.38	0.00
HSBC Bank USA	Unsecured	746.84	NA	NA	0.00	0.00
Ivanhoe Dental Group Ltd	Unsecured	215.00	215.00	215.00	215.00	0.00
Universal Lenders Inc	Unsecured	2,411.83	3,330.30	3,330.30	3,330.30	0.00
Washington Mutual	Secured	176,914.44	146,433.90	146,433.90	24,299.60	0.00
Washington Mutual	Secured	176,914.44	21,675.51	19,330.80	0.00	0.00
Washington Mutual Bank FA	Unsecured	55.02	NA	NA	0.00	0.00
Washington Mutual Providian	Unsecured	13,068.94	NA	NA	0.00	0.00
Wells Fargo Financial Illinois Inc	Unsecured	4,728.32	1,160.32	1,160.32	1,160.32	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$177,133.79	\$28,548.98	\$0.00
Mortgage Arrearage	\$20,171.37	\$0.00	\$0.00
Debt Secured by Vehicle	\$6,244.59	\$6,244.59	\$944.05
All Other Secured	\$4,500.00	\$4,500.00	\$0.00
TOTAL SECURED:	\$208,049.75	\$39,293.57	\$944.05
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$8,122.47	\$7,597.47	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,906.96</u>	
Disbursements to Creditors	<u>\$47,835.09</u>	
TOTAL DISBURSEMENTS :		<u>\$52,742.05</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/07/2014

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.